

Information to identify the case:

Debtor 1	<u>Lisa M. Evans</u>	Social Security number or ITIN	xxx-xx-5457
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	20-22849-GLT		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Lisa M. Evans

6/12/25

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Lisa M. Evans
Debtor

Case No. 20-22849-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jun 12, 2025

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 14, 2025:

Recip ID	Recipient Name and Address
db	+ Lisa M. Evans, 511 Timber Trail, Imperial, PA 15126-9696
15295671	Brett A. Solomon, Esquire, Tucker Arensberg, PC, 1500 PPG Place, Pittsburgh, PA 15222
15295672	County of Allegheny, c/o Goehring, Rutter & Boehm, 14th Floor, Frick Building, Pittsburgh, PA 15219
15295674	+ North Fayette Township, 400 North Branch Road, Oakdale, PA 15071-3646
15295676	+ West Allegheny SD, P.O. Box 55, Imperial, PA 15126-0055

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
sng	EDI: PENNDEPTREV	Jun 13 2025 03:59:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
sng	EDI: PENNDEPTREV	Jun 13 2025 03:59:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnjts@grblaw.com	Jun 13 2025 00:06:00	County of Allegheny, GRB Law, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
cr	+ EDI: PRA.COM	Jun 13 2025 03:59:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Jun 13 2025 00:06:00	Peoples Natural Gas Company LLC, GRB Law, Frick Building, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
cr	+ EDI: AIS.COM	Jun 13 2025 03:59:00	Verizon by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15316851	EDI: ATLASACQU	Jun 13 2025 03:59:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
15305162	+ EDI: ATTWIREBK.COM	Jun 13 2025 03:59:00	ATT Mobility II, LLC., c/o AT&T Services, Inc., Karen Cavagnaro, Paralegal, One AT&T Way, Suite 3A104, Bedminster, NJ 07921-2693
15300938	+ Email/Text: bankruptcy@clearviewfcu.org	Jun 13 2025 00:06:00	Clearview FCU, 8805 University Blvd, Moon Township, PA 15108-4212
15305163	+ Email/Text: bankruptcy@clearviewfcu.org	Jun 13 2025 00:06:00	Clearview Federal Credit Union, 8805 University Blvd., Coraopolis, PA 15108-4212
15321128	+ Email/Text: ebnjts@grblaw.com	Jun 13 2025 00:06:00	County of Allegheny, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh PA 15219-6101
15295673	Email/Text: bk@lendmarkfinancial.com		

District/off: 0315-2

User: auto

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		Jun 13 2025 00:06:00	Lendmark Financial Services, 2118 Usher Street, Covington, GA 30014
15305164	Email/PDF: resurgentbknotifications@resurgent.com	Jun 13 2025 00:18:29	LNNV Funding, LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
15296881	Email/PDF: resurgentbknotifications@resurgent.com	Jun 13 2025 00:18:07	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15305165	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 13 2025 00:06:00	Midland Funding, LLC, P.O. Box 2011, Warren, MI 48090-2011
15295675	Email/Text: Bankruptcy.Notices@pnc.com	Jun 13 2025 00:06:00	PNC Bank, N.A., The Tower at PNC Plaza, 300 Fifth Avenue, Pittsburgh, PA 15222
15308353	Email/Text: Bankruptcy.Notices@pnc.com	Jun 13 2025 00:06:00	PNC Bank, National Association, P.O. Box 94982, Cleveland, OH 44101
15305167	EDI: PRA.COM	Jun 13 2025 03:59:00	Portfolio Recovery Associates, LLC, P.O. Box 12914, Norfolk, VA 23541
15305166	+ Email/Text: ebnpeoples@grblaw.com	Jun 13 2025 00:06:00	Peoples Natural Gas Company, LLC, c/o S. James Wallace, Esquire, 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15321109	+ Email/Text: bncmail@w-legal.com	Jun 13 2025 00:06:00	Scolopax, LLC, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
16469163	+ Email/Text: bncmail@w-legal.com	Jun 13 2025 00:06:00	Scolopax, LLC, c/o Weinstein & Riley, PS, 749 Gateway, Suite G-601, Abilene, TX 79602-1196
15295813	^ MEBN	Jun 12 2025 23:59:32	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15299588	EDI: AIS.COM	Jun 13 2025 03:59:00	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, PO Box 248848, Oklahoma City, OK 73124-8848
15305168	EDI: AIS.COM	Jun 13 2025 03:59:00	T-Mobile/T-Mobile USA, Inc., by American InfoSource LP as agent, P.O. Box 248848, Oklahoma City, OK 73124-8848
15305169	EDI: AIS.COM	Jun 13 2025 03:59:00	Verizon, c/o American Infosource, P.O. Box 248838, Oklahoma City, OK 73124-8838
15316349	EDI: AIS.COM	Jun 13 2025 03:59:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC Bank, National Association
cr		Scolopax, LLC
cr	*	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15319275	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0315-2

User: auto

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 14, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 12, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Scolopax LLC dcarlon@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor County of Allegheny jhunt@grblaw.com
Maria Miksich	on behalf of Creditor Scolopax LLC mmiksich@kmlawgroup.com
Maribeth Thomas	on behalf of Creditor PNC Bank National Association mthomas@tuckerlaw.com, maribeth.thomas@gmail.com
Michael S. Geisler	on behalf of Debtor Lisa M. Evans m.s.geisler@att.net msgeis@yahoo.com;michaelgeisler13@gmail.com;r52973@notify.bestcase.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Sloane B. O'Donnell	on behalf of Creditor PNC Bank National Association sodonnell@fbtlaw.com, rmccartney@fbtlaw.com
Stephen Russell Franks	on behalf of Creditor PNC Bank National Association amps@manleydeas.com

TOTAL: 10